

**AGE**  
*Concern*

# Help with care in your own home

clear,  
helpful  
advice

revised,  
updated



free guide

your health and home

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**The four national Age Concerns in the UK have joined together with Help the Aged to form new national charities dedicated to improving the lives of older people.**

This guide is not a comprehensive statement of the law in this subject and Age Concern and Help the Aged cannot give individual legal or financial advice. The information in this guide is relevant in England and Wales. Where different arrangements apply in Northern Ireland and Scotland, these are pointed out. Some rules may have changed since the publication of this guide. If you have any queries which this guide does not answer, seek further advice from one of the organisations suggested.

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# Introduction

Most of us want to live independently in our own homes for as long as possible. As we get older, we may need support and assistance to enable us to do so. This can take the form of personal care, making our home more suitable for our needs or financial assistance from benefits or elsewhere.

Throughout this guide you will find suggestions for organisations that can give further information and advice about your options. Their contact details can be found in the 'Useful organisations' section.

► **pages 17–19** Contact details for local organisations, such as adult social services, can usually be found in your local phone book. If you have difficulty finding them, your local Age Concern should be able to help.

► **page 20**



The information given in this guide is applicable in England and Wales. Different arrangements apply in Northern Ireland and Scotland. Readers in those countries are advised to contact their national Age Concern organisations for further information.

► **page 17**

- 6 **I looked after my wife during her last illness, till she died, and then I managed on my own for five years. I tried to keep the house and garden as she kept it and I didn't do a bad job on that. Then I started finding it difficult to manage. I thought it would right itself in time and I just needed a bit of temporary help to get over it. Then the doctor told me it would only get worse. That's when I realised that I wasn't going to be able to cope on my own and what was I going to do? ●**

# What help do I need?

It can be difficult to identify what assistance will benefit you, particularly if you have not sought help before.

Help you might be able to get includes:

- personal care
- help to manage and feel safe at home
- financial assistance
- health services.

The local authority social services department is the main state provider of assistance. As an older person you will almost certainly be entitled to an assessment.

The assessment will establish what your needs are and suggest how those needs can be taken care of. Each local authority sets eligibility criteria, which are rules identifying the services they will provide for different levels of need. Even if you do not want your authority to arrange services for you, the assessment is useful as a way of identifying what services might benefit you.

what  
next?

**Contact your local authority social services department and ask them to carry out an assessment of your needs. Social services should be in the phone book. If not, your local Age Concern can tell you how to contact them. ► page 17**



## Personal care

Personal care means help with tasks like getting up and getting dressed, washing and bathing. Providers of this kind of care include social services, private care agencies and voluntary organisations. Across the UK, agencies that provide personal care workers have to be registered with the regulatory body for care services in that nation and are regularly inspected to ensure that minimum standards are met. ► [page 18](#)

If you need personal care or assistance with your essential daily tasks, you may be eligible for Attendance Allowance or Disability Living Allowance. ► [page 10](#)

what  
next?

**Your local authority will be able to give details of local care providers. Your national regulatory body can also provide details of registered providers in your area.** ► [page 18](#)

## Help with your house and garden

You may require help with housework, gardening, shopping, laundry and other day-to-day tasks. Many local authorities only offer limited assistance with these. Local voluntary organisations, including Age Concern groups, may run services or you can employ someone privately. ► [page 9](#)

what  
next?

**Check what your local authority provides and contact the Age Concern Information Line for details of your local Age Concern group.** ► [page 17](#)

## Meals at home

Local authorities should provide meals at home to those who need them, either directly or through a voluntary organisation or private agency. Some deliver hot meals, others provide frozen meals and a means of heating them. Any arrangement should take account of what you can manage: you should not be left with frozen meals if you will not be able to heat them up.

what  
next?

**Contact your local authority for details of meal services.**

## Adapting your home

If you have problems with mobility or other physical restrictions, there is a lot you can do to make your home more comfortable and suitable for your needs. A wide range of disability equipment is available, such as grab rails, tap turners and specially designed kitchen utensils. More substantial adaptations can include widening doors and providing ramps for wheelchair access, stairlifts and specially designed showers and baths. Equipment to assist people with a visual or hearing deficit may also be available.

Equipment is generally provided free of charge if you are assessed as needing it by the local authority. For larger adaptations the authority can help you to apply for a grant, although this will be means tested.

what  
next?

**Contact social services and ask for an assessment by an occupational therapist to identify what might be useful for you. Local Disabled Living Centres offer the chance to try out equipment. Contact the Age Concern Information Line for a copy of our free guide, *Adapting your home*. ► page 17**

# Emergency alarms

If you live by yourself it can be reassuring to have some means of alerting others in an emergency. There are several different emergency alarm schemes available. For some you carry a transmitter, which alerts a call centre that contacts your family or friends, but there are other systems too. The local authority may provide emergency alarms – it is worth checking with them as the cost may be subsidised.

what  
next?

**Contact the Disabled Living Foundation for a factsheet on emergency alarms. ► page 18**

# Day care

Most of us value the opportunity to spend time with other people. Day centres can offer this as well as a range of activities and events. Going to a day centre can also give your carer a break. Day centres are run by local authorities and local voluntary organisations. Most local Age Concern groups offer something, whether it is a lunch club or some other facilities, depending on the resources available.

what  
next?

**Ask your local Age Concern for details of day centres in your area. ► page 17**

“ I wasn't sure about going to the day centre or what it would be like. The staff are friendly and I like to catch up with the other people I've met there. My daughter is my carer and she is very grateful to have some time to herself. ”

## Charges for services

Local authorities in England and Wales have the power to charge for home care services and virtually all do so. Each authority can set its own charging policy as long as it meets certain minimum requirements set by the government. Under these your local authority has to ignore a certain amount of your income and savings when deciding how much you can afford to pay.

Any charge you are asked to pay must be reasonable given your individual circumstances. It should be based on your financial position and recognise if you have increased outgoings because of disability.

what  
next?

**Ask your local authority for details of its policy. If you think your charge is unreasonable, ask the local authority to reduce it or waive it altogether. You can use the local authority complaints procedure for this.**

## Direct payments and individual and personal budgets

Arranging your own services can give you greater control over how your needs are met. Direct payments are money provided by your local authority for you to arrange the services you have been assessed as needing. Your authority has to offer you direct payments as long as you will be able to manage the payment and arrange your services. You can be assisted with this if needed. In many areas there are support groups for direct payment users.

**continued ►**

## ► continued

They are means tested in the same way as if you had been provided with a service. You cannot be forced to have a direct payment if you would rather your authority provide or arrange services for you.

The Government is increasing the control service users have over their care services through the introduction of individual and personal budgets. These are similar to the existing system of direct payments but offer greater flexibility, for example with regard to funding arrangements.

## Arranging your own care

If you are arranging your care privately, or receive direct payments from the local authority, you will need to find suitable care workers. You can do this through an employment agency or by employing someone directly. Either way, it is important to find the right person as they will be working in your home.

Any agency providing personal care should give you a written contract as this is a condition of their registration with the regulatory body. ► **page 18** Ask for a written contract even if you are using an agency that does not have to be registered, for example because its workers only carry out household tasks.

Employing a care worker directly can be complicated. Think carefully before deciding to take this route and be clear what your responsibilities are as an employer, such as paying National Insurance contributions for your employee.

what  
next?

**Contact the National Centre for Independent Living for detailed information on employing a care worker.**

► **page 19**

# Extra money if you are disabled

You may be able to claim extra money if you need help or supervision to manage tasks such as eating, getting in and out of bed, going to the toilet or washing.

Attendance Allowance is a state benefit awarded to people aged 65 or over who need certain levels of personal care or supervision. There is a similar benefit called Disability Living Allowance awarded to people aged under 65.

Attendance Allowance is not means tested. If you are awarded it your other benefits may increase. If you receive local authority care services, you may be asked to contribute from your Attendance Allowance towards the cost of these.

Contact the Benefits Enquiry Line to request an application form for Attendance Allowance or Disability Living Allowance. ► [page 17](#) Your local Age Concern may be able to help with completing the form.

Once you are getting the benefit you do not have to spend it on personal care. You might choose to spend it on other assistance to make your life easier, such as help with household tasks.

what  
next?

**For a free guide to Attendance Allowance, or details of your nearest Age Concern, contact the Age Concern Information Line or visit our website. ► [page 20](#)**  
**You can also use our online benefits checker to find out what else you are entitled to.**





case  
study

**Ann had acted as carer for her husband Patrick for a number of years, but found it increasingly difficult to cope as his care needs increased...**

- 6 I was under a lot of mental strain and needed help. The social worker came to visit us at home and handled the situation so well that Patrick agreed to have a care worker sit with him so I could have time off to do the shopping and other jobs. Later he agreed to go to a day centre for one day a week. Luckily one of the care homes nearby has a good one attached. He agreed to go to help me but now rather looks forward to it.
- 6 The care workers and staff have been very helpful in telling us about what other assistance we might be able to get. I wish I had known about them earlier and not felt so guilty about asking for help. It would have saved us both a lot of stress! Patrick is spending a week at the care home soon to give me a holiday. We're both a bit nervous but he is used to the home and the staff from attending the day centre. ●

# Is there any help for people who look after me?

You may be helped by a family member or friend rather than a paid care worker. That person is a carer even if they do not realise it. When looking at your needs, the local authority should not make assumptions about how much support your carer can provide. Nor should your carer feel pressured to do more than they can comfortably cope with.

Your carer is also entitled to ask for their own needs assessment. Carers can receive services to help them carry out their caring role. Often what carers find most valuable is the opportunity to have a break from their responsibilities, even for a short time. ► **page 14**

Financial support for carers is not generous. There is a benefit called Carers Allowance paid to carers who provide more than 35 hours' care for a disabled person but the amount payable is low and any other income your carer has may affect their eligibility.

Carers can often benefit from sharing their experiences with other carers. There may be a group in your area where carers can support each other.

what  
next?

**Contact Carers UK for information about help available to carers. ► page 18**

**6 My befriender comes in for a chat, a cup of tea and a chocolate biscuit. It is the highlight of my week. 9**

## Local health services

It is useful to know what health services are available in your area, particularly if you have mobility problems and find it difficult to get out and about. Your GP can give you information about local services. These might include home visits from the district nurse or health visitor, chiropody, continence advice and other services. Service levels are set locally so may vary from area to area. In England there should be a local Patient Advice and Liaison Service (PALS) to provide support and information about health services to patients, carers and families in the area.

what  
next?

**Call NHS Direct and ask for information on local NHS services and organisations. ► page 19**

## Local voluntary services

Local voluntary organisations and charities operate in most areas. They may deliver services on behalf of the local authority but can be particularly useful in covering activities that your local authority does not provide. Examples include gardening and handyperson services, befriending schemes and social activities.

There are around 400 local Age Concern groups, each offering a range of services and activities to the communities in which they are based.

what  
next?

**For information about your local Age Concern group contact the Age Concern Information Line. ► page 17**

# Short breaks for you or your carer

You or your carer may need a break to recharge your batteries. Services provided to enable you to do this are known as respite care. It might involve a short stay in a care home or other residential establishment. Even a break for a short time, such as an afternoon to go to the cinema or attend a social club, can make a big difference to the person concerned.

what  
next?

**Ask your local authority for information about respite care, including how it is charged for.**

## As your needs increase

As time passes you may feel that you need more support and assistance. Once your needs reach a certain level the authority may suggest that you enter a care home. There are other housing options.

► **page 15**

While it may be cheaper for the authority to provide care in a care home than in your own home, your services should not be arranged on cost alone: if the care package that best suits your needs is more expensive than other options the local authority should still consider it.

what  
next?

**If you feel it is time, ask your local authority to reassess your needs and identify what services you now need.**

# Moving to more suitable accommodation

The time may come when your current home is no longer suitable for you, even with care and support there. At this stage there are alternatives to moving into a care home. For some this may simply involve downsizing to a more manageable property.

Many older people consider moving in with their children or other relatives. This can work very well but it is important that everyone has a realistic understanding of what will be involved, particularly if you may need increasing levels of care in the future. If your children offer you accommodation but you do not want to live with them, do not feel obliged to accept out of politeness.

Sheltered housing is purpose built with the needs of older residents in mind. There are also increasing numbers of extra care sheltered housing developments, which offer a high level of support to residents while retaining a higher level of independence than in a traditional care home.

what  
next?

**Age Concern produces a free guide, *Housing choices in retirement*. ► page 20 Contact the Elderly Accommodation Counsel for details of housing options in your area. ► page 19**



# Problems and complaints

If you have a problem with a service provider, first try to resolve it through informal discussions with them. If this does not work ask about the complaints procedure.

Complaints about standards of personal care can also be raised with the national regulatory body. ► **page 18**  
If the local authority has arranged your care, it retains responsibility for making sure that your care is suitable. Each local authority has to operate a complaints procedure and produce information about how to complain.

The NHS and local social security agencies also have to have complaints procedures – ask the office you are dealing with for details.

**Age Concern publishes a wide range of books for older people and those who work with and care for them**



**Your rights to healthcare: helping older people get the best from the NHS ► price ● £7.99**

Do you know your way round the NHS? This comprehensive book explains what NHS services you are entitled to as well as what to do – and what to expect – when you come into contact with the health service. It provides clear and up-to-date information on areas such as opticians, dentists, GPs, hospitals and support for long-term illness. Although written for older people, the advice offered could benefit anyone using the NHS in England.

To order this title, or for further information about our full range of books, please visit our website [www.ageconcern.org.uk/bookshop](http://www.ageconcern.org.uk/bookshop) or call our book order line 0870 442 2120

# Useful organisations

## Age Concern

For more information and details for your local Age Concern in England, please call the Age Concern Information Line on 0800 00 99 66 (free call) or visit [www.ageconcern.org.uk](http://www.ageconcern.org.uk)



In Northern Ireland, Scotland or Wales, contact:

## Age Concern Northern Ireland

Tel: 028 9032 5055

Website: [www.ageconcernni.org](http://www.ageconcernni.org)

## Scottish Helpline for Older People (Age Concern Scotland)

Tel: 0845 125 9732

Websites:

[www.olderpeoplescotland.org.uk](http://www.olderpeoplescotland.org.uk)

[www.ageconcernscotland.org.uk](http://www.ageconcernscotland.org.uk)

## Age Concern Cymru

Tel: 029 2043 1555

Website: [www.accymru.org.uk](http://www.accymru.org.uk)

## Help the Aged

Help the Aged produces a range of free advice leaflets and information sheets for older people. These are available from the Information Resources Team or can be downloaded from the website.

Tel: 020 7278 1114

Website: [www.hta.org.uk](http://www.hta.org.uk)

## Assist UK

The national voice for disabled/independent living centres in the UK.

Tel: 0870 770 2866

Website: [www.assist-uk.org](http://www.assist-uk.org)

## **Benefit Enquiry Line**

Government-run information line about benefits for people with disabilities, carers and representatives.

Tel: 0800 88 22 00 (free call)

## **Carers UK**

General help and advice for all carers.

Tel: 0808 808 7777 (free call)

Website: [www.carersuk.org.uk](http://www.carersuk.org.uk)

## **Care Quality Commission (CQC)**

The CQC took over from the Commission for Social Care Inspection on 1 April 2009. It is responsible for the registration and inspection of social care services in England.

Read or request copies of inspection reports online.

Helpline: 03000 616161

Website: [www.cqc.org.uk](http://www.cqc.org.uk)



In Northern Ireland, Scotland or Wales, see:

## **Northern Ireland Social Care Council**

Tel: 028 9041 7600

Website: [www.niscc.info](http://www.niscc.info)

## **Scottish Commission for Regulation of Care**

Tel: 0845 603 0890

Website: [www.carecommission.com](http://www.carecommission.com)

## **Care and Social Services Inspectorate Wales (CSSIW)**

Tel: 01443 848450

Website: [www.cssiw.org.uk](http://www.cssiw.org.uk)

## **Disabled Living Foundation**

Runs an equipment demonstration centre, provides information about equipment for daily living.

Tel: 0845 130 9177

Website: [www.dlf.org.uk](http://www.dlf.org.uk)

## **Elderly Accommodation Counsel**

Maintains a nationwide database of housing for older people and provides guidance to help enquirers choose suitable accommodation.

Advice line: 0800 377 7070 (free call)

Website: [www.housingcare.org](http://www.housingcare.org)

## **National Centre for Independent Living**

Provides information on living independently and employing care workers.

Tel: 020 7587 1663

Website: [www.ncil.org.uk](http://www.ncil.org.uk)

## **NHS Choices**

Details of local health services in your area and information about particular medical conditions.

Tel: 0845 4647 (NHS Direct)

Website: [www.nhs.uk](http://www.nhs.uk)



## **please support us**

Age Concern is the largest provider of services to older people in the UK after the NHS. We make a difference to the lives of thousands of older people through local resources such as our befriending schemes, day centres and lunch clubs and through our national freephone helpline – the Age Concern Information Line.

If you would like to support our work by making a donation please call Supporter Services on 020 8765 7527 (Monday to Friday 9.15am–5pm) or visit [www.ageconcern.org.uk](http://www.ageconcern.org.uk)  
Thank you.

# What should I do now?

If you would like more information on the issues covered in this guide, to order other guides or obtain this guide in a more accessible format, please call the Age Concern Information Line on 0800 00 99 66 (free call) or visit [www.ageconcern.org.uk/information](http://www.ageconcern.org.uk/information)

The following Age Concern information guides may also be useful:

- *Adapting your home*
- *Attendance Allowance*
- *Housing choices in retirement*
- *Putting your affairs in order*
- *Your health services.*

Age Concern publishes a range of books on issues relevant to older people. Browse our online bookshop at [www.ageconcern.org.uk/bookshop](http://www.ageconcern.org.uk/bookshop)

Contact details for your local Age Concern may be in the box below. If not, call the Age Concern Information Line on 0800 00 99 66 (free call).